

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel James Laughner
Debtor

Case No. 18-05346-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db
5143878 +Daniel James Laughner, 156 North Center Street, Fredericksburg, PA 17026-9703
+Credit Bureau Of York, 33 S Duke St, York, PA 17401-1485
5143879 +Demetrios H Tsarouhis, Tsarouhis Law Group, 21 South 9th Street - Suite 200,
Allentown, PA 18102-4861
5143884 +LEBANON IMAGING ASSOC PC, 2 MERIDIAN BLVD 3RD FLOOR, Wyomissing, PA 19610-3202
5143882 +Lebanon Fcu, 300 Schneider Dr, Lebanon, PA 17046-4811
5143883 +Lebanon Fcu/bankcard, 300 Schneider Dr, Lebanon, PA 17046-4811
5143886 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
5143887 +R. Scot Feeman, Esquire, Feeman Law Offices, 815 Cumberland St #200,
Lebanon, PA 17042-5266
5143888 Wellspan Health, 1001 South George Street, PO Box 15198, York, PA 17405-7198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5143875 +EDI: CAPITALONE.COM Apr 04 2019 23:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5143876 +E-mail/Text: bankruptcy@cavps.com Apr 04 2019 19:25:09 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
5143877 +EDI: WFNBN.COM Apr 04 2019 23:18:00 Comenity Bank/Zales, Attn.: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5143880 +EDI: DCI.COM Apr 04 2019 23:18:00 Diversified Consultants, Inc., Attn: Bankruptcy,
Po Box 551268, Jacksonville, FL 32255-1268
5143881 EDI: IRS.COM Apr 04 2019 23:18:00 INTERNAL REVENUE SERVICES,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5143885 +EDI: MID8.COM Apr 04 2019 23:18:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Leonard Zagurskie, Jr on behalf of Debtor 1 Daniel James Laughner lzaglaw.usa@startmail.com,
lzaglaw.usa@startmail.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Daniel James Laughner**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4649**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

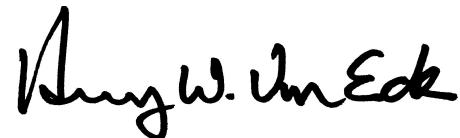
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-05346-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel James Laughner

By the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

4/4/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.